

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
IVAN F. CONAWAY, IV) Case No. 19-23640 CMB
STEPHANIE A. CONAWAY)
Debtor(s).) Chapter 13
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated **10-21-20**

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from **\$2459** to **\$2965** per month.

effective **10/22**; and/or the Plan term shall be changed from ____ months to ____ months.

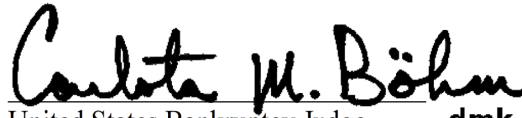
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- **Trustee's Certificate of Default (at Doc 122) is treated as resolved by this Order.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 30th day of September, 2022


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Abagale Steidl
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

FILED
9/30/22 1:52 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Ivan F. Conaway, IV
Stephanie A. Conaway
Debtors

Case No. 19-23640-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 30, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ivan F. Conaway, IV, Stephanie A. Conaway, 937 Old Salem Rd., Greensburg, PA 15601-1334
15123910	+ HomeBridge Financial Services, Po Box 77404, Ewing, NJ 08628-6404
15123912	+ Ivan Conaway III and Susan Conaway, 113 Laurie Drive, Pittsburgh, PA 15235-4047
15162170	+ MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15123915	+ Tri-State Financial Inc., P.O. Box 2520, Wilkes Barre, PA 18703-0018
15501574	+ U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust,, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004 Irvine, CA 92619-5004
15123917	+ URE Federal Credit Uni, 201 Beech St, West Mifflin, PA 15218-1403
15123916	+ URE Federal Credit Union, 201 Beech Street, East Pittsburgh, PA 15112-1237

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 30 2022 23:59:57	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 01 2022 00:00:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 30 2022 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15123882	+ Email/Text: bankruptcy@rentacenter.com	Sep 30 2022 23:53:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15123883	+ Email/Text: bk@avant.com	Sep 30 2022 23:53:00	Avant, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
15123884	+ Email/Text: bk@avant.com	Sep 30 2022 23:53:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15123900	Email/Text: BKY@conserve-arm.com	Sep 30 2022 23:53:00	Conserve, Attn: Bankruptcy Dept, 200 Crosskeys Office Pard, Fairport, NY 14450
15123899	Email/Text: BKY@conserve-arm.com	Sep 30 2022 23:53:00	Conserve, Po Box 7, Fairport, NY 14450
15123889	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 01 2022 00:00:02	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123885	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 01 2022 00:00:02	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123893	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 30, 2022

Form ID: pdf900

Total Noticed: 46

		Oct 01 2022 00:00:07	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15123895	+ Email/PDF: acg.coaf.ebn@aisinfo.com		
		Oct 01 2022 00:00:03	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15129705	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Sep 30 2022 23:59:57	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15123897	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Sep 30 2022 23:59:57	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15127915	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Oct 01 2022 00:00:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141925	+ Email/Text: bankruptcy@cavps.com		
		Sep 30 2022 23:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15123898	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Oct 01 2022 00:00:08	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15123901	+ Email/Text: BKPT@cfna.com		
		Sep 30 2022 23:53:00	Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15123902	+ Email/Text: BKPT@cfna.com		
		Sep 30 2022 23:53:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15123905	+ Email/Text: bknotice@ercbpo.com		
		Sep 30 2022 23:53:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15123904	+ Email/Text: bknotice@ercbpo.com		
		Sep 30 2022 23:53:00	ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15123906	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Oct 01 2022 00:00:03	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123908	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Sep 30 2022 23:59:57	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15272057	Email/Text: Bankruptcy@Freedommortgage.com		
		Sep 30 2022 23:53:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123911	+ Email/Text: Bankruptcy@homebridge.com		
		Sep 30 2022 23:53:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710
15152662	Email/Text: JCAP_BNC_Notices@jcap.com		
		Sep 30 2022 23:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15154450	+ Email/Text: bankruptcydpt@mcmcg.com		
		Sep 30 2022 23:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15151242	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Sep 30 2022 23:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15124281	+ Email/PDF: gecsed@recoverycorp.com		
		Oct 01 2022 00:00:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15123914	+ Email/PDF: gecsed@recoverycorp.com		
		Oct 01 2022 00:00:02	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15123913	+ Email/PDF: gecsed@recoverycorp.com		
		Oct 01 2022 00:00:02	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15132641	Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Sep 30 2022 23:53:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15153798	^ MEBN		
		Sep 30 2022 23:50:01	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15123920	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Sep 30 2022 23:53:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 30, 2022

Form ID: pdf900

Total Noticed: 46

15123918	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 30 2022 23:53:00	Madison, WI 53707-7860 USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123923	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 30 2022 23:53:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15123922	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 30 2022 23:53:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15156367	+ Email/Text: BKPT@cfna.com	Sep 30 2022 23:53:00	credit first na, po box 818011, Cleveland, oh 44181-8011

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mortgage Research Center LLC, et.al.
cr		U.S. Bank National Association, not in its individ
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123890	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123891	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123892	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123886	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123887	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123888	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123894	*+	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15123896	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123907	*+	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123909	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15123921	*+	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15123919	*+	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123903	##+	Dean Eiben and Lisa Eiben, 6029 Poketa Road, Verona, PA 15147-3205

TOTAL: 2 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Stephanie A. Conaway asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@st

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 30, 2022

Form ID: pdf900

Total Noticed: 46

eidl-steinberg.com;jseech@steidl-steinberg.com

Abagale E. Steidl

on behalf of Debtor Ivan F. Conaway IV asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@st
eidl-steinberg.com;jseech@steidl-steinberg.com

Brian Nicholas

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

Jerome B. Blank

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sherri J. Smith

on behalf of Creditor Mortgage Research Center LLC et.al. ssmith@pincuslaw.com, brausch@pincuslaw.com

Thomas Song

on behalf of Creditor Mortgage Research Center LLC et.al. pawb@fedphe.com

TOTAL: 9